

Fill in this information to identify the case:	
Debtor 1	<u>William Paul Scott, Jr. aka Paul Scott</u>
Debtor 2	_____
(Spouse, if filing)	
United States Bankruptcy Court for the: <u>Southern District of Mississippi</u>	
Case Number <u>22-00142-JAW</u>	

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplemental to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as Trustee of BKPL-EG Basket Trust

Court claim no. (if known): 12

Last 4 digits of any number you use to identify the debtor's account: 9761

Date of payment change:
Must be at least 21 days after date of this notice 06/01/2025

New total payment:
Principal, interest, escrow, if any \$1,962.95

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 567.26

New escrow payment: \$ 608.75

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 William Paul Scott, Jr. aka Paul Scott
First Name Middle Name Last Name

Case number (if known) 22-00142-JAW

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michael Lindsey
Signature

Date 04/28/2025

Print: Michael Lindsey
First Name Middle Name Last Name

Title Attorney at Law

Company: Halliday, Watkins & Mann, P.C.
244 Inverness Center Drive, Suite 200
Number Street
Birmingham, AL 35242
City State Zip Code

Contact Phone (801) 355-2886

Email info@hwmlawfirm.com

MAILING CERTIFICATE

The undersigned hereby certifies that on April 28, 2025 a true and correct copy of the foregoing Notice of Mortgage Payment Change was filed via the CM/ECF system and mailed by first class mail, postage prepaid, or via ECF, to each of the following by the method indicated:

William Paul Scott, Jr.
101 Woodlands Green Dr
Brandon, MS 39047
Debtor

United States Trustee
Via ECF

Jennifer A. Curry Calvillo
Via ECF
Attorney for Debtor

Thomas Carl Rollins, Jr.
Via ECF
Attorney for Debtor

Harold J. Barkley, Jr.
Via ECF
Chapter 13 Trustee

/s/ Michael Lindsey



WILLIAM PAUL SCOTT Jr.
101 WOODLANDS GREEN DR
BRANDON MS 390478773

(800) 603-0836 / (707) 443-1562 (fax)
Para Español, Ext. 2771 o 2798
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS # [REDACTED]
Branch Office NMLS # [REDACTED]

Analysis Date: April 22, 2025

Property Address: 101 WOODLANDS GREEN DRIVE BRANDON, MS 39047

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from May 2024 to May 2025. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information **Current:** **Effective Jun 01, 2025:**

Principal & Interest Pmt:	1,354.20	1,354.20
Escrow Payment:	567.26	608.75
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,921.46	\$1,962.95

Escrow Balance Calculation

Due Date:	May 01, 2025
Escrow Balance:	2,179.77
Anticipated Pmts to Escrow:	567.26
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	\$2,747.03

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	2,677.68	2,677.68
May 2024	567.26	567.26				3,244.94	3,244.94
Jun 2024	567.26	567.26				3,812.20	3,812.20
Jul 2024	567.26	567.26				4,379.46	4,379.46
Jul 2024				3,981.14	* Homeowners Policy	4,379.46	398.32
Aug 2024	567.26	567.26	3,812.19		* Homeowners Policy	1,134.53	965.58
Sep 2024	567.26	567.26				1,701.79	1,532.84
Oct 2024	567.26	567.26				2,269.05	2,100.10
Nov 2024	567.26	567.26				2,836.31	2,667.36
Dec 2024	567.26	567.26				3,403.57	3,234.62
Jan 2025	567.26	567.26				3,970.83	3,801.88
Jan 2025				3,323.89	* County Tax	3,970.83	477.99
Feb 2025	567.26	567.26	2,994.97		* County Tax	1,543.12	1,045.25
Mar 2025	567.26	567.26				2,110.38	1,612.51
Apr 2025	567.26	567.26				2,677.64	2,179.77
					Anticipated Transactions	2,677.64	2,179.77
May 2025		567.26					2,747.03
	\$6,807.12	\$7,374.38	\$6,807.16	\$7,305.03			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 6,807.16. Under Federal law, your lowest monthly balance should not have exceeded 1,134.53 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: April 22, 2025

Borrower: WILLIAM PAUL SCOTT Jr.

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	2,747.03	3,372.40
Jun 2025	608.75			3,355.78	3,981.15
Jul 2025	608.75			3,964.53	4,589.90
Aug 2025	608.75	3,981.14	Homeowners Policy	592.14	1,217.51
Sep 2025	608.75			1,200.89	1,826.26
Oct 2025	608.75			1,809.64	2,435.01
Nov 2025	608.75			2,418.39	3,043.76
Dec 2025	608.75			3,027.14	3,652.51
Jan 2026	608.75			3,635.89	4,261.26
Feb 2026	608.75	3,323.89	County Tax	920.75	1,546.12
Mar 2026	608.75			1,529.50	2,154.87
Apr 2026	608.75			2,138.25	2,763.62
May 2026	608.75			2,747.00	3,372.37
	<u>\$7,305.00</u>	<u>\$7,305.03</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 1,217.51. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,217.51 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 2,747.03. Your starting balance (escrow balance required) according to this analysis should be \$3,372.40. This means you have a shortage of 625.37. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 7,305.03. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Analysis Date: April 22, 2025

Borrower: WILLIAM PAUL SCOTT Jr.

Loan: [REDACTED]

New Escrow Payment Calculation

Unadjusted Escrow Payment	608.75
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$608.75</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the original appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**